

2013 Fresh Bucks Evaluation

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FULL REPORT

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KEY TERMS

Distributed (as in Fresh Bucks “distributed”): Market staff “distribute” Fresh Bucks at the market info booth based on the amount of EBT benefits redeemed.*

Electronic Benefits Transfer (EBT): An electronic system that allows state governments to issue benefits, including those from the Supplemental Nutrition Assistance Program, via a magnetically encoded payment card.

EBT currency: SNAP participants sliding their Electronic Benefits Transfer (EBT) card at the information booth at Seattle farmers markets receive farmers market EBT currency in the form of tokens. EBT market currency may be spent on any SNAP-eligible items at the market.

Fresh Bucks: Fresh Bucks are a paper form of market currency in \$2 increments that may be spent on fresh fruits and vegetables at any Seattle farmers market. Shoppers redeeming EBT currency during the program period may elect to receive a matched amount in Fresh Bucks, up to \$10.

Market day: Refers to each day an individual market ran (e.g., three markets running on one day count as three “market days”)

Market group manager: Refers to managers who oversee groups of farmers markets or farmers market organizations. (Queen Anne Farmers Market is independent so the market manager also serves as a “market group manager” in this report.)

Purchase (as in produce “purchased”): Program participants “purchase” items by spending EBT tokens, Fresh Bucks, cash, or other market currency at vendor booths.

Receive (as in Fresh Bucks “received”): Program participants “receive” Fresh Bucks at the market info booth based on the amount of EBT benefits redeemed.*

Redeem (as in benefits “redeemed”): Program participants “redeem” EBT benefits at the market info booth by sliding their EBT card and receiving EBT currency to spend at vendor booths.*

Supplemental Nutrition Assistance Program (SNAP): SNAP, previously known as food stamps, is a federal program operated by the Food and Nutrition Service to offer nutrition assistance to low-income individuals and families.

Transactions: A transaction occurs when a participant redeems EBT benefits and receives a corresponding amount of matching Fresh Bucks at the market information booth.

Washington State Farmers Market Association (WSFMA): The mission of WSFMA is “to support and promote vibrant and sustainable farmers markets in Washington State.” For more info:

www.wafarmersmarkets.com/index.html

See **Appendix A** for a list of all participating farmers markets and market gardens.

*This amount may differ from the amount then used to purchase items at vendor booths.

EXECUTIVE SUMMARY

Fresh Bucks is a price incentive program for low-income consumers at Seattle farmers markets. It allows participants in the Supplemental Nutrition Assistance Program (SNAP) (formerly called food stamps) to receive up to \$10 additional dollars in matching Fresh Bucks currency to spend on fruits and vegetables when they redeem their benefits at a Seattle farmers market. Fresh Bucks was piloted in 2012 at seven farmers markets in Seattle in partnership with the Neighborhood Farmers Market Alliance. In 2013, Fresh Bucks expanded to all 15 Seattle farmers markets and two P-Patch Market Gardens. The program ran from July 8th to December 31st, was coordinated by the Washington State Farmers Market Association, and received funding from the City of Seattle's Office of Sustainability and the Environment, JPMorgan Chase, the Seattle Foundation, and participating markets. The program has the potential for multiple benefits: 1) promoting the health of low-income consumers, 2) bringing new shoppers to farmers market communities, 3) supporting financial sustainability for farmers, and 4) contributing to strong local economies.

This evaluation assesses intended 2013 Fresh Bucks outcomes and program processes. Outcomes examined relate to each of the four potential benefit areas. Program processes include stakeholder satisfaction and program promotion, operations, and administration. Data were collected via tracking Fresh Bucks distribution (July-October only);^a in-person and telephone surveys with Fresh Bucks shoppers, market vendors, market staff, and SNAP participants elsewhere in the community; and farmers market environmental scans.

Key Findings:

[Use of Fresh Bucks](#)¹

- Between July and October 2013, 2,613 participants used Fresh Bucks, redeeming an average of \$33.36 in EBT benefits and receiving an average of \$23.85 in Fresh Bucks. Fifty-six percent of participants received Fresh Bucks once, and an additional 35% received Fresh Bucks between two and five times. In total, participants redeemed \$87,209 in EBT benefits and received \$62,345 in Fresh Bucks.

[Health of Low-Income Consumers](#)

¹ The Fresh Bucks program was originally scheduled to run July-October. Due to funding availability, the program was extended through December. Tracking data referenced in this report pertain to the originally planned 4-month period.

- Price was the predominant concern reported by respondents regarding the purchase of fruits and vegetables. Fresh Bucks shoppers feel the program increases their ability to afford fruits and vegetables.
- A large majority of Fresh Bucks shoppers (90%) reported purchasing more fruits and vegetables because of the Fresh Bucks program.
- On the day surveyed at the market, 87% of Fresh Bucks shoppers had purchased vegetables and 74% had purchased fruit. Sixty-two percent purchased both fruit and vegetables.
- The Fresh Bucks incentive, in combination with the farmers market environment, may support shoppers in buying some fruits and vegetables that they do not otherwise typically purchase.
- Nearly all Fresh Bucks shoppers (95%) reported that the program makes a difference in their family's diet.
- Fresh Bucks shoppers used most of the produce they purchased with the benefit, and many used their produce in a new way that they liked.

Financial Sustainability for Farmers

- A large majority of vendors (84%) reported that Fresh Bucks shoppers purchased more fruits and vegetables from them because of Fresh Bucks.
- More than half of vendors (55%) reported that EBT customers purchased more non-produce items (e.g., meat, cheese, bread). (Some vendors felt Fresh Bucks might have allowed participants to purchase non-produce items with EBT benefits they would have otherwise used to buy produce.)
- Market staff and vendors reported various perceived changes in the customer base, especially increases in the number of EBT customers, regular EBT shoppers, and shoppers who spoke a language other than English. Respondents noted that more seniors and youth, racially and ethnically diverse customers, families with children, or “people who wouldn’t otherwise shop here” shopped at the market because of Fresh Bucks. Market staff were more confident that these changes occurred than were vendors.
- Forty-one percent of vendors made a change in pricing or promotion based on customer demand for produce easily sold in \$2 increments.

Bringing New Shoppers to Farmers Market Communities

- Forty-four percent of Fresh Bucks shoppers used EBT at a market for the first time when they first used the program.

- Quite a few shoppers said they would shop at farmers markets without Fresh Bucks, but the reported likelihood of shoppers doing so was considerably higher if they could use Fresh Bucks.
- Twenty-three percent of Fresh Bucks customers shopped at a farmers for the first time during this period.
- Fresh Bucks shoppers described price as the biggest potential barrier to farmers market accessibility, and said that price incentives, like Fresh Bucks, are the best way to help them have access to the markets.

Strength of Local Economies

- Fresh Bucks generated an estimated \$111,598 in stimulus to the local economy based on the USDA’s Food Assistance National Input-Output Multiplier (FANIOM) model.

Project Process: Stakeholder Satisfaction, Promotion, Operations, and Administration

- Fresh Bucks customers, market staff and vendors all reported high levels of satisfaction with the program .
- A considerable proportion of Fresh Bucks shoppers (42%) first learned of the program at the market information booth. Other frequently noted ways of hearing about the program included word-of-mouth, promotional efforts (e.g., signs, fliers, websites), and service agency outreach, or media coverage.
- Vendors and staff generally felt that they had the necessary information and support, and a large majority of vendors (80%) felt it was “very easy” to participate in the program.
- Market group managers felt that administrative responsibilities were reasonable, though reporting was somewhat burdensome and additional planning time would be helpful.
- There is a lot of interest among market managers in extending the Fresh Bucks season, but a split in opinion over whether it would be worth lowering the benefit match in order to meet that goal.

Discussion and Conclusion

Evaluation findings indicate that Fresh Bucks is supporting many of its intended outcomes, including increased affordability, purchases and consumption of fruits and vegetables among low-income populations, increased revenue for farmers, a broader base of customers for farmers and markets, market accessibility, and stimulus to the local economy. At the time 2013 evaluation data were compiled, six of the seven of markets that had participated in the prior year were on a trajectory to

meet or exceed the amount of Fresh Bucks distributed in the 2012 pilot. Data also indicate a pattern of continued growth in new EBT users: 905 new EBT users in 2012 and an additional 1,161 through October 31st in 2013. Evaluation findings have a number of implications for program and policy development.

General areas of focus and recommendations to consider include:

- Encourage return Fresh Bucks shoppers through additional community outreach and promotion.
- Continue to build awareness throughout the season through a citywide campaign, additional materials in multiple languages, and use of consistent terminology.
- Consider lengthening the Fresh Bucks season.
- Seek a consistent and reliable funding source to enable maximum time for program planning and minimum disruption.
- Consider options for addressing currency confusions, such as an information sheet for vendors, allowing currency to be distributed as change, providing additional denominations of currency, or supporting vendors in accepting SNAP directly.
- Explore options for streamlined data collection to reduce burden associated with information gathering and reporting. One option may be to work with the United States Department of Agriculture (USDA) Food and Nutrition Service to identify methodology that captures and reports SNAP transactions electronically.

It is clear from shopper data that affordability is the biggest barrier to accessing fruits and vegetables and shopping at farmers markets among low-income individuals and families. Respondents feel that Fresh Bucks helps to address some of those barriers. Vendors reported a more diverse customer base and a perception that the program was responsible for an increase in produce sales. Market staff also feel the program has supported greater market shopper diversity and that Fresh Bucks provides a way for markets to better serve their communities. Although stakeholders have highlighted some challenges and suggestions for improvement, shoppers, market staff and vendors feel consistently positive about the program and strongly support its continuation and growth. As with most evaluations, there are limitations to consider based on the evaluation design. It may be worth considering options for a more rigorous design in the future that would allow for examination of additional questions.

I. PROGRAM OVERVIEW AND EVALUATION AIMS

2013 Fresh Bucks Overview

Fresh Bucks is a price incentive program for low-income consumers at Seattle farmers markets. It allows participants in the Supplemental Nutrition Assistance Program (SNAP) (formerly called food stamps) to receive up to \$10 additional dollars in matching Fresh Bucks currency to spend on fruits and vegetables when spending their SNAP benefits at a Seattle farmers market. The program has the potential for multiple benefits: 1) promoting the health of low-income consumers, 2) bringing new shoppers to farmers market communities, 3) supporting financial sustainability for farmers, and 4) contributing to strong local economies.

The program was piloted in 2012 at seven farmers markets as a partnership between the Seattle Office of Sustainability and Environment (OSE) and the Neighborhood Farmers Market Alliance (NFMA) with funding from JPMorgan Chase and The Seattle Foundation. In 2013, OSE contracted with the Washington State Farmers Market Association (WSFMA) to coordinate the program. Other funders included JPMorgan Chase and The Seattle Foundation.¹ Individual markets also contributed funding and in-kind support. Additional program partners included Got Green (a community-based organization that supported program outreach) and the University of Washington Center for Public Health Nutrition (evaluator). Many other community organizations and programs also helped to get the word out about the program as further detailed in this report.

Fresh Bucks expanded to all Seattle farmers markets in 2013. The 2013 program was based on similar incentive programs in other parts of the country, including previous, shorter-term incentive programs run by Seattle's NFMA. In addition to each of the 15 farmers markets in the City of Seattle, the program also ran at two P-Patch Market Gardens in 2013. See **Appendix A** for a list of participating farmers markets and market gardens.

In 2013, the Fresh Bucks program was originally scheduled to run from July 8th to October 31st. Due to funding availability, the program was extended through December. See the following "Market Snapshot" for a description of the participating Fresh Bucks sites during this period.

Snapshot: Participating Fresh Bucks Sites

Participating sites: 15 Seattle farmers markets, 2 P-Patch Market Gardens

Total number of market days held (July 8-October 31): 103

Average number of market days per market (July 8-October 31): 17

Average length of market days*: 5 hours

Number of markets held, by day of the week*:

Tuesday (1), Wednesday (3), Thursday (3), Friday (3), Saturday (3), Sunday (4)

Number of sites open, by month: July-September (17), October (12) , November-December (4)

Average number of vendors per market*: 29

Average number selling fresh fruit: 7 (24%)

Average number selling fresh vegetables: 12 (42%)

*Does not include the two P-Patch Market Gardens

How Fresh Bucks works

To use the program, SNAP participants go to the information booth at any of the Seattle farmers markets and slide their Electronic Benefits Transfer (EBT) card to receive farmers market EBT currency in the form of tokens. This amount of EBT redeemed is then deducted from the shopper's benefit balance as it would be for purchases made at other food retail outlets. EBT market currency may be spent on any SNAP-eligible items at the market. The shopper may elect to receive a matched amount, up to \$10, in Fresh Bucks. Fresh Bucks are a paper form of farmers market currency in \$2 increments that may be spent on fresh fruits and vegetables at any Seattle farmers market. (P-Patch Market Gardens differ somewhat in that they each have one station to handle all purchases from the garden; all transactions happen through this station and profits are later divided among participants.) Shoppers do not have to use all of their Fresh Bucks currency in that shopping trip; however, the currency does expire at the end of the Fresh Bucks season. For more information, see

www.wafarmersmarkets.com/foodaccess/freshbucks.html.

Fresh Bucks in Context

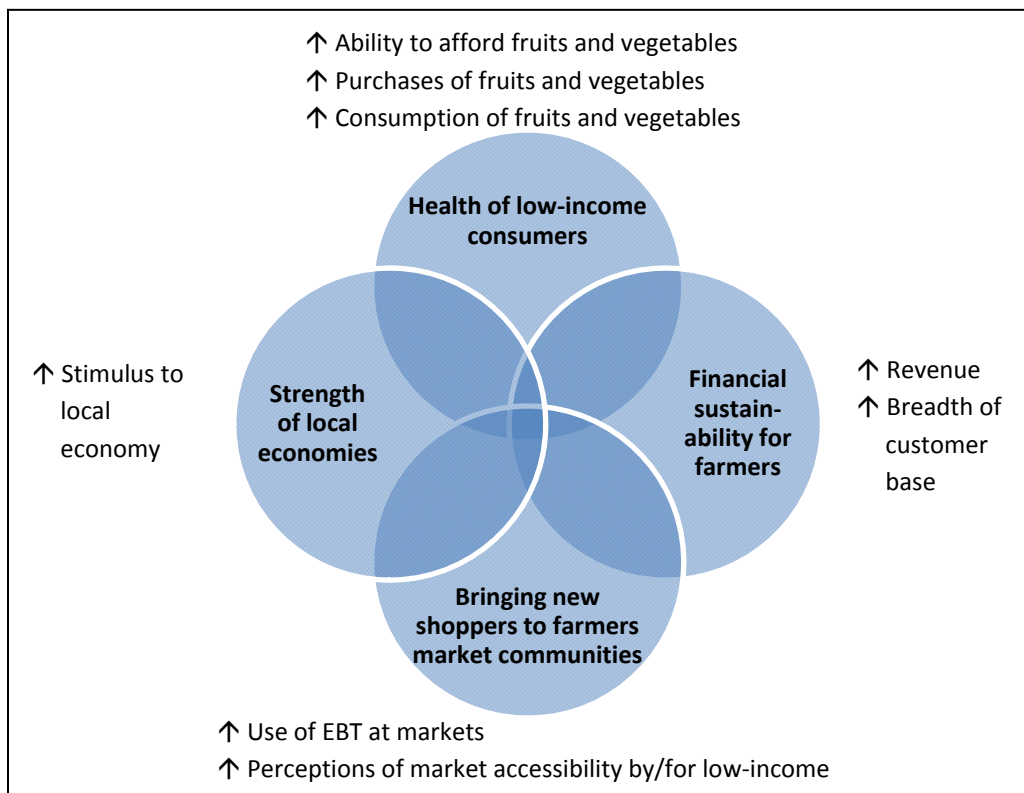
Fresh Bucks is one of an increasing number of price incentive programs initiated around the country to boost the purchasing power of low-income individuals for healthy foods, especially fruits and vegetables

at farmers markets.²⁻⁷ Such programs are part of a growing list of recognized public health best practices aimed at creating healthier food environments and making the healthy choice the easy choice.⁸ In ongoing national conversations regarding public food assistance programs, incentive programs are seen as a tool to promote the purchase of healthy foods, sometimes as an alternative to prohibiting the use of such funds for unhealthy foods.^{9,10} These strategies respond to a considerable body of evidence demonstrating that healthier foods are often more expensive than unhealthy foods, and that low-income communities tend to have poorer nutritional health outcomes than other population groups.^{11,12} Farmers market price incentive programs support another, related effort to expand access for SNAP participants at farmers markets by increasing market EBT capacity. In recent years, a number of efforts around Washington State have focused on expanding EBT capacity at farmers markets.¹³ Price incentive programs often emphasize the additional potential economic and social value to farmers and local communities.

Evaluation Overview

This evaluation assesses intended Fresh Bucks outcomes and program processes between July and October 2013. Outcomes examined relate to each of the four potential benefit areas as depicted in **Figure 1**. Program processes include stakeholder satisfaction and program promotion, operations, and administration.

Figure 1. Fresh Bucks intended outcomes by area of potential benefit



II. METHODS

Data Collection

The evaluation uses a mixed-methods approach and draws on quantitative and qualitative data. Data were collected via Fresh Bucks distribution tracking; in-person and telephone surveys with Fresh Bucks shoppers, market vendors, market staff, and SNAP participants elsewhere in the community; and farmers market environmental scans. All surveys were conducted as structured interviews, with questions asked and responses documented by research assistants. Data collection tools were piloted with the target population and data collectors received training prior to collecting data in the field. See **Table 1** and below for a brief description of each data collection tool, and “Survey Respondent Snapshots” in the following pages for information about evaluation participants. Copies of all data collection tools are included in a report **Addendum**.

Table 1. Summary of data collection tools

Data Collection Tool	Number Completed	Data Collection Schedule
Fresh Bucks Distribution Tracking	n/a	July-October 2013
Farmers Market Environmental Scan	15 (1/market)	September-October 2013
Fresh Bucks Shopper Market Survey	232	September-October 2013
Farmers Market Vendor Survey	70	September-October 2013
Farmers Market Staff and Manager Survey	19	September-October 2013
Community Site Survey (SNAP Participants)	18	November 2013
Fresh Bucks Shopper Follow-up Telephone Survey	79	November 2013

Fresh Bucks Distribution Tracking. Each time Fresh Bucks shoppers received Fresh Bucks at a market information booth, market staff entered the following into a tracking sheet: market name, date of the transaction, amount of EBT currency distributed, amount of Fresh Bucks distributed, EBT card number,² and the answer to three questions asked of the shopper -

- 1) Is this your first time shopping at any farmers market (indicated with “Yes” or “No”)?

² At the beginning of the Fresh Bucks season, market staff documented the last four digits of shoppers’ EBT numbers. In August, after recognizing that these last four digits alone did not uniquely identify shoppers, WSFMA asked market staff to begin documenting the last eight digits. WSFMA staff did their best to reconcile transaction data collected in the first two months by matching transaction records that had the same last four digits and other tracking data responses. It was assumed that multiple transaction records corresponded with the same individual if the last four digits of a shopper’s card and their zip codes matched, and other questions were reasonably consistent (e.g., not both first time attendees or first time EBT users, had similar descriptions of how first heard of the program). This reconciliation system is imperfect, but error estimates are difficult to assess. It is possible that reconciliation resulted in an underestimate of the number of Fresh Bucks shoppers or number of markets attended by individual shopper. It may also have contributed to an overestimate of amount of Fresh Bucks or EBT received per participant.

- 2) Is this your first time using EBT at a farmers market (indicated with “Yes” or “No”)?
- 3) How did you hear about the bonus (fill-in-the-blank responses)?

Between July 7th and October 31st, 6,454 disbursements were recorded.

Fresh Bucks Shopper Market Survey. Research assistants conducted 232 in-person surveys with Fresh Bucks shoppers for one or two market days (generally 4-5 hours each) at each of the 15 farmers markets in September and October. Surveys were not conducted at the two P-Patch Market Gardens because of the small number of transactions that occurred at these sites. Research assistants stood in or near the market information booths and invited Fresh Bucks shoppers to participate in a brief survey. Refusal rates are imprecise,³ but estimated at less than 20%. Survey questions related to use of farmers markets, EBT and Fresh Bucks; typical consumption of fruits and vegetables; perceived impact of Fresh Bucks on family diet and produce purchases; and demographic data. At the end of the pre-shopping survey, research assistants informed respondents that they could receive \$4-5 in additional farmers market currency if they returned to complete a post-shopping portion of the survey before leaving the market. (Incentive amounts varied between market groups because of the denominations available in their currencies.) Nearly 85% (n=197) returned to complete the post-shopping portion of the survey. Post-shopping questions related to fruit and vegetable purchases and likelihood of using the program again in the future. All shoppers were asked if they would be willing to receive a follow-up phone call to answer a few more questions about the program and slightly more than two-thirds agreed. If the shopper agreed, the assistant recorded the respondent’s name and telephone number. The pre- and post-shopping survey portions took approximately five to ten minutes each.

Fresh Bucks Shopper Follow-up Telephone Survey. Research assistants conducted 79 follow-up telephone surveys with Fresh Bucks shoppers in November. Research assistants made up to four attempts to contact each individual who had provided contact information. Of 145 individuals who provided contact information, four refused and 62 could not be reached, resulting in a response rate of 55%. Survey questions related to whether shoppers had returned to the market since the prior survey, their experience with produce purchased with Fresh Bucks (e.g., amount not used if any, any issues with preparation or storage), typical fruit and vegetable consumption, factors that supported fruit and vegetable consumption and farmers market use, and intention to use Fresh Bucks in the future. The

³ Research assistants made an effort to keep records of all survey refusals, but some were not recorded.

surveys took approximately 10-20 minutes and respondents could receive a \$5 Target gift card for participating.

Farmers Market Vendor Survey. Research assistants conducted 70 in-person surveys with market vendors in September and October during market shifts. Many farms participate in multiple Seattle farmers markets and have several employees staffing the booths. Surveys were designed to ask about a vendor's experience with the program overall rather than at a specific market. If a vendor said they had participated in a survey conducted at another market, the research assistant did not conduct another survey. Survey refusal rates are imprecise, but quite low (e.g., likely lower than 10%). Survey questions related to vendor satisfaction with the program; any challenges or recommendations associated with program logistics; and changes in processes, customer base, and customer demand attributable to Fresh Bucks.

Farmers Market Staff, Manager, and Group Manager Survey. Research assistants conducted 14 in-person surveys with market staff and managers in September and October during market shifts. Some staff work at multiple Seattle farmers markets, so surveys were designed to ask about an individual's experience with the program overall rather than at a specific market. If a respondent said they had participated in a survey conducted at another market, the research assistant did not conduct another survey. Survey questions related to experiences interacting with both vendors and customers to implement the program; promotion and outreach efforts; and changes in processes, customer base, and demand attributable to Fresh Bucks.

The evaluation manager also conducted in-depth telephone interviews with the five market group managers (including a manager of the P-Patch Market Gardens) in November. These interviews included the same questions asked of other staff, as well as questions related to program administration and future planning. On-site survey times varied based on time available for the conversation; telephone interviews took approximately forty-five minutes. Overall, between two and six managers or staff could speak to the experience of Fresh Bucks at each market. One respondent could speak to the experience at P-Patch Market Gardens.

Community Site Survey. Research assistants conducted surveys for three days in November at two Seattle food banks with individuals who indicated that they participated in the SNAP program. Questions related to food acquisition behaviors (e.g., source of fruit and vegetable acquisitions, use of EBT); use of farmers markets; and awareness, prior and likely future use, and perceptions of Fresh

Bucks; and demographic questions. Respondents were offered promotional pens as a token of appreciation for participating. Eighteen surveys were completed in approximately six hours of total data collection. Refusal counts are imprecise, but quite high (approximately three refusals for every completed survey in the case of one shift) due likely to a combination of poor weather, hurried atmosphere, and high rates of non-SNAP participants and limited-English proficiency among food bank patrons.

Farmers Market Environmental Scan. In September and October, research assistants completed observational assessments for each market that addressed attributes such as location (e.g., surrounding community facilities), vendor stalls (e.g., number and type of stalls), payment options, and signage.

Data Analysis

Tracking data were entered and cleaned by the WSFMA. The evaluation team at the University of Washington entered survey and environmental scan data. Quantitative analyses were conducted by the evaluation team using primarily descriptive statistics calculated with SPSS and Excel. The University of Washington evaluation team analyzed open-ended qualitative responses to survey questions by grouping open-ended responses into theme categories that emerged from the data using Excel.

Respondent Snapshot: Fresh Bucks Shopper Surveys (n=232)

Prior use of Fresh Bucks: Twenty-six percent of respondents reported using Fresh Bucks for the first time on the day they took the survey; 39% reported using it 1-6 times before, and 33% using it 7 or more times. (Reports include 2012 visits.)

Demographics:

- Roughly three-quarters of respondents identified as female, and 24% as male.
- Slightly more than one quarter of respondents reported having an ethnic or cultural heritage of importance to them. These were quite mixed and those most frequently mentioned included various Asian backgrounds, especially Chinese and Vietnamese (n=19); Northern European backgrounds (n=11); and eastern European backgrounds (n=7); with a number of others mentioned less frequently.
- A large majority of respondents (93%) spoke English at home.⁴
- Nearly half of respondents (47%) reported having one to three people in the household in addition to themselves; 39% of respondents considered themselves a household of one.
- The majority of respondents (79%) reported not having any children under the age of 18 in the house; 19% had one to three children in their household.
- Few respondents reported participation in food assistance programs other than SNAP or Fresh Bucks; 8% reported participating in WIC and 3 or fewer people reported participating in the Farmers Market Nutrition Program or Senior Farmers Market Nutrition Program.
- Sixty-nine percent of respondents were white, followed by Asian (10%), combination of races (7%), other (5%), Black/African American (3%), American Indian/Alaska Native (2%), and Native Hawaiian/Pacific Islander (1%). Nine percent reported Hispanic ethnicity.

The market survey sample of 232 shoppers reflects 9% of the estimated 2,614 Fresh Bucks shoppers between July and October. Nearly 85% (n=197) of pre-shopping respondents also completed the post-shopping survey. Approximately 34% (n=79) were reached for follow-up telephone surveys.

Respondent Snapshot: Farmers Market Vendor Survey (n=70)

Number of farms represented: 46 (15 farms had multiple staff respond)

Percent of vendors that sell fruit or vegetables: 100%

Title or role with farm: Thirty percent of vendors surveyed were a business owner or farmer; 64% were a seller/booth staff. Twenty-one percent identified a different or additional role (e.g., manager, intern).

Geographic scale of business: Slightly more than three-quarters of vendor respondents (76%) reported that their business also participated in markets outside of Seattle.⁵

⁴ Participants speaking other languages are likely underrepresented as most surveyors only spoke English.

⁵ Although the survey asked in how many markets the respondent's farm participated as a vendor, data were deemed unreliable, so are not reported here.

Respondent Snapshot: Market Staff, Manager, and Group Manager Survey (n=19)

Fresh Bucks sites represented: Market staff/manager respondents each worked at one to six different farmers markets or a P-Patch Garden.

Role of respondents: Five respondents oversee the market groups or organizations, 12 work as on-site managers or assistant managers, and two work as assistants.

Respondent Snapshot: Community Sites Surveys/SNAP Participants (n=18)

Respondents by community recruitment site: Respondents were surveyed at two food banks – the Cherry Street food bank (n=10) and University District Food Bank (n=8).

Produce acquisition sources: Most respondents (n=16) said they typically buy their fruits and vegetables at the grocery store. Approximately half cited a food bank as one of their produce sources (n=9), and two respondents mentioned farmers markets. Fewer noted: bulk stores (e.g., Costco) (n=1), superstores (e.g., Target) (n=1), convenience stores (n=1), and Asian markets (n=1).

Frequency of EBT produce purchases: Respondents reported a variety of EBT produce purchasing frequencies. Two people never used EBT for produce purchases. Two people purchased produce with EBT less than once per month, six did so once or twice per month, and seven did so at least once per week.

Demographics:

- Roughly three-quarters of respondents (75%) identified as male, and 25% as female.
- Three-quarters (12 of 16) said they did not have an ethnic or cultural heritage of importance to them.
- All respondents (n=16) spoke English at home. One also spoke Spanish and another spoke Somali.
- Most (13 of 16) reported having one person in the household in addition to themselves.
- Two respondents reported having children under the age of 18 in the house.
- Two respondents reported participation in food assistance programs other than SNAP or Fresh Bucks: Veterans pension and SSI/disability.
- Half of respondents were white (n=8), followed by Black (n=4), combination of races (n=3), and other (n=1). One reported Hispanic ethnicity.

III. RESULTS: PROGRAM OUTCOMES

This section describes evaluation results related to the use of Fresh Bucks and each of the intended outcomes by potential benefit area. At the beginning of each section, a summary box highlights key findings.

Use of Fresh Bucks by Low-income Consumers

Key findings:

- Between July and October 2013, 2,613 participants used Fresh Bucks, redeeming an average of \$33.36 in EBT benefits and receiving an average of \$23.85 in Fresh Bucks.
- Slightly more than half of participants received Fresh Bucks once, and an additional 35% received Fresh Bucks between two and five times.
- In total, participants redeemed \$87,209 in EBT benefits and received \$62,345 in Fresh Bucks.

From July-October 2013, approximately 2,613 SNAP participants shopped at the Seattle farmers markets and used the Fresh Bucks program based on tracking data collected at the info booth.⁶ (As footnoted in the Methods section, this is likely a slight underestimate.) On average, participants redeemed \$33.36 in EBT benefits and received an additional \$23.85 in Fresh Bucks. In total, participants redeemed \$87,209 in EBT benefits and received \$62,345 in Fresh Bucks. Fresh Bucks activity peaked in August with \$19,450 in Fresh Bucks distributed; slightly less activity took place in September (\$17,927), and July and October were the slowest months (\$12,783 and \$12,185, respectively). There are several additional key points to be noted about Fresh Bucks disbursement patterns:

- University District, Columbia City, and Broadway farmers markets handled the greatest number and amount of Fresh Bucks transactions. The two P-Patch Market Gardens, South Lake Union express market, and Magnolia farmers market handled the least. (See **Tables A-i and A-ii in Appendix B-Selected Tables.**)
- Slightly more than half of all Fresh Bucks participants (56%; n=1,472) received Fresh Bucks once, and an additional 35% (n=919) received Fresh Bucks 2-5 times. Fewer than 10% (n=222) received Fresh Bucks more than six times. (See **Table A-iv in Appendix B-Selected Tables.**)
- A large majority of Fresh Bucks customers (82%; n=2,149) received Fresh Bucks at one farmers market. An additional 13% (n=335) received Fresh Bucks at two different markets, and 5% (n=129) received Fresh Bucks at three or more markets. (Note that these data do not

⁶ Data in this report relate to EBT benefits redeemed and Fresh Bucks received July-October 2013. The program was extended through December at four markets, but these data are not included in this report.

necessarily indicate where Fresh Bucks customers spent their Fresh Bucks.) (See **Table A-v in Appendix B-Selected Tables.**)

- A sizable percentage of Fresh Bucks customers (42%; n=1,093) received \$10 or less in EBT currency. An additional 43% (n=1,112) received between \$11 and \$50 in EBT currency. The remaining 16% (n=408) received more than \$50. (See **Table A-vi in Appendix B-Selected Tables.**)
- More than half of Fresh Bucks customers (57%; n=1,490) received \$10 or less in Fresh Bucks. An additional 35% (n=905) received between \$11 and \$50. The remaining 8% (n=218) received more than \$50 in Fresh Bucks. (See **Table A-vii in Appendix B-Selected Tables.**)

Potential Benefit: Health of Low-income Consumers

Intended outcome: Increased ability of low-income individuals to afford fruits and vegetables

Key finding:

- Price was the predominant concern reported by respondents regarding the purchase of fruits and vegetables. Fresh Bucks shoppers feel the program increases their ability to afford fruits and vegetables.

Price was the predominant concern reported by respondents regarding the purchase of fruits and vegetables. When asked what, other than an incentive like Fresh Bucks, would help them buy and eat fruits and vegetables, nearly half of follow-up telephone respondents (33 of 67) said that nothing else would help as much, or emphasized that price is what really matters at a farmers market or grocery store. (A few indicated that a matching benefit that extended to frozen or preserved produce would also help.) Fewer respondents noted other potentially helpful intervention leverage points, such as: information in the form of recipes, classes or demonstrations (n=16); food characteristics such as variety, locality, quality, organic, or flavor (n=11); and other miscellaneous suggestions (n=11).

Intended outcome: Increased purchases of fruits and vegetables:

Key findings:

- A large majority of Fresh Bucks shoppers (90%) reported purchasing more fruits and vegetables because of the Fresh Bucks program.
- On the day surveyed at the market, 87% of Fresh Bucks shoppers had purchased vegetables and 74% had purchased fruit. Most shoppers (62%) purchased both.
- The Fresh Bucks incentive, in combination with the farmers market environment, may support shoppers in buying some fruits and vegetables that they do not otherwise typically purchase.

A large majority of Fresh Bucks shoppers (90%; n=156) reported purchasing more fruits and vegetables because of the Fresh Bucks program. On the day surveyed at the market, 87% (n=171) of Fresh Bucks shoppers purchased vegetables and 74% (n=146) purchased fruit. Sixty-two percent (n=123) purchased

both fruit and vegetables. Nearly three-quarters of Fresh Bucks shoppers (n=140) said they had purchased more fruits and vegetables than they did during a typical shopping trip at a farmers market, and about half (53%; n=104) of respondents reported purchasing at least one fruit or vegetable that they do not typically purchase. Among the latter group, nearly half (45%; n=47) said they did so because they had more money to spend or explicitly because of Fresh Bucks. Others mentioned doing so because the item looked interesting (28%; n=29), they tried a sample and liked it (22%; n=23), or they got a good price (12%; n=12).

Table 2 presents a comparison of the ten most commonly purchased fruits and vegetables at the time of the post-shopping survey and the ten most commonly reported fruits or vegetables in response to the follow-up telephone survey question, “When you purchase fruits and vegetables at other places, like the grocery store, what 4 fruits and vegetables do you typically purchase?” Five fruits and vegetables appear on both lists: greens, apples, tomatoes, carrots, and onions. Non-typical fruits and vegetables that Fresh Bucks customers purchased at the markets included stone fruit (e.g., peaches, plums, pluots), peppers, berries, pears, and corn. Due to the different time points in data collection (September-October for market surveys and November for follow-up telephone surveys), respondents were also asked in the latter survey if the produce they purchase varies by season. A large majority of respondents (87%; n=65) said that it does.

Table 2. Top ten fruit and vegetable purchases by Fresh Bucks shoppers, day of survey and “typically”

Purchased day of survey (n=197)	% (n)	“Typical” non-Fresh Bucks purchases (n=77)	% (n)
Greens (e.g., lettuce, kale, chard, spinach, bok choy, cabbage)	45% (88)	Apples	53% (41)
Stone fruit (e.g., peaches, plums, pluots)	41% (79)	Greens (e.g., lettuce, kale)	49% (38)
Tomatoes	28 % (55)	Bananas	36% (28)
Peppers (e.g., bell, hot, Anaheim)	27% (53)	Onions	30% (23)
Apples	25% (50)	Carrots	22% (17)
Carrots and parsnips	18% (36)	Avocado	18% (14)
Berries	18% (36)	Broccoli	18% (14)
Onions, leeks and shallots	18% (35)	Tomatoes	17% (13)
Pears	16% (32)	Potatoes	16% (12)
Corn	16% (32)	Oranges and other citrus	16% (12)

Intended outcome: Increased consumption of fruits and vegetables

Key findings:

- Nearly all of Fresh Bucks shoppers (95%) reported that the program makes a difference in their family's diet.
- Fresh Bucks shoppers used most of the produce they purchased with the benefit, and many used their produce in a new way that they liked.

When asked if the “produce you’ve bought with Fresh Bucks made a difference in your family’s diet,” 65% (n=111) reported it made a big difference, 29% (n=49) reported that it made some difference, and just 5% reported that it made no difference.

In the telephone follow-up survey, most respondents (75%; n=57) reported finishing all of the produce they purchased with Fresh Bucks, and just two reported finishing half or less. Follow-up telephone survey responses also indicated relatively few issues with respondents not knowing how to prepare or store the produce purchased. (Details related to these issues will be explored in a forthcoming student thesis.) Slightly more than two-thirds of follow-up telephone respondents reported using their produce in a new way that they liked, noting a specific fruit or vegetable, a new way of cooking or preparing the individual item, or a new dish that they created.

Potential Benefit: Financial Sustainability for Farmers

Intended outcome: Increased revenue

Key findings:

- A large majority of vendors (84%) reported that shoppers purchased more fruits and vegetables from them because of Fresh Bucks.
- More than half of vendors (55%) reported that EBT customers purchased more non-produce items (e.g., meat, cheese, bread).

A large majority of vendors (84%; n=51) reported that EBT customers purchased more fruits and vegetables from them because of Fresh Bucks. Slightly more than half of vendors (55%; n=11) also reported that EBT customers purchased more non-produce items from them as a result of Fresh Bucks, presumably because Fresh Bucks freed up purchasing power for these other items to be purchased with EBT benefits or other funds. Fresh Bucks customer reports of non-produce purchases during their market shopping experience included: meat or fish (13%; n=25), cheese (8%; n=15), bread (7%; n=14), other baked goods (4%; n=8), jams/juices (3%; n=6), and other miscellaneous items (19%; n=38).

In addition to SNAP benefits and Fresh Bucks, nearly a quarter of respondents (24%; n=47) reported using cash. Only three respondents reported using debit/credit and two reported using WIC to pay for

items purchased that day. None reported using Farmers Market Nutrition Program or Senior Farmers Market Nutrition Program benefits, which may have been due in part to the time surveying took place. Surveys were conducted in the latter half of the summer season, weeks after these other benefits are typically made available to beneficiaries.

A large majority of market staff (70%; n=15) reported that they believed market-wide sales increased during the 2013 season because of the market's participation in Fresh Bucks. One respondent indicated that sales did not change, and three said they were not sure if sales had changed or not.

Intended outcome: Breadth of farmer customer base

Key findings:

- Market staff and vendors reported various perceived changes in the customer base, especially increases in the number of EBT customers, regular EBT shoppers, and shoppers who spoke a language other than English. Market staff were more confident that these changes occurred than were vendors.
- Forty-one percent of vendors made a change in pricing or promotion based on customer demand for produce easily sold in \$2 increments.

Though respondents were somewhat unsure about all the changes that might have occurred to the customer base because of Fresh Bucks specifically, they did believe some had. Market staff were more confident that changes had occurred than were vendors. Nearly half of vendors (48%; n=31) and an even greater proportion of market staff (84%; n=15) reported that their customer base had changed in some way due to the program. (See **Table 3.**) In particular, respondents reported that they served more EBT customers and had experienced an increase in the number of EBT customers who shopped regularly. Approximately two-thirds of vendors (n=43) and market staff (n=13) reported that they experienced an increase in shoppers who spoke a language other than English. When asked for a qualitative description of how their customer base had changed, respondents noted that more seniors and youth, racially and ethnically diverse customers, families with children, or “people who wouldn’t otherwise shop here” shopped at the market because of Fresh Bucks.

Slightly more than one quarter of vendors (n=17) and less than half of market staff (n=9) noticed a change in product demand based on these changes. Vendors noted that some customers wanted more culturally relevant foods, more bargain deals, or items with prices that accommodated the \$2 currency increments. Market staff reported that fruits and vegetables, in general, were in higher demand. Forty-one percent of vendors (n=26) made some kind of change in their presentation or pricing because of Fresh Bucks, mostly changes that made it easier to sell produce in \$2 increments.

Table 3. Perceived changes in customer base attributed to Fresh Bucks by respondent type

	Vendors (n=67)				Market Staff (n=19)			
	n	Yes % (n)	No % (n)	Unsure % (n)	n	Yes % (n)	No % (n)	Unsure % (n)
Increase in total number of customers served	64	64% (41)	19% (12)	17% (11)	18	83% (15)	6% (1)	11% (2)
Customers changed in any way	65	48% (31)	34% (22)	19% (12)	19	84% (16)	5% (1)	11% (2)
Increase in number of EBT customers served	64	73% (48)	12% (8)	15% (10)	18	94% (17)	--	6% (1)
Increase in number of repeat EBT customers	67	69% (46)	13% (9)	18% (12)	19	95% (18)	--	5% (1)
Increase in shoppers speaking a language other than English	65	66% (43)	23% (15)	11% (7)	19	68% (13)	16% (3)	16% (3)
Change in demand for certain products	64	27% (17)	10% (45)	3% (2)	19	47% (9)	32% (6)	21% (4)
Made any changes to presentation or pricing of items	63	41% (26)	59% (37)	0	--	--	--	--

Potential Benefit: Bringing New Shoppers to Farmers Market Communities

The changes in vendors' customer base described above also apply to the market customer base. In addition, the following outcomes relate to the potential for Fresh Bucks to increase the diversity and perceived accessibility of farmers markets.

Intended outcome: Increased use of EBT at farmers markets

Key findings:

- Forty-four percent of Fresh Bucks customers used EBT at a market for the first time when they first used the program.
- Quite a few shoppers said they would shop at farmers markets without Fresh Bucks, but the reported likelihood of shoppers doing so was considerably higher if they could use Fresh Bucks.

Slightly less than half of all Fresh Bucks customers (44%; n=1,161) used EBT at a market for the first time when they first used the program according to tracking data. Sixty-five percent of survey respondents (n=143) had used EBT every time they had shopped at a market and 35% (n=76) had used EBT some, but not every time, they had shopped at a farmers market.

Quite a few shoppers said they would shop at farmers markets without Fresh Bucks, but the reported likelihood of shoppers doing so was considerably higher if they could use Fresh Bucks. Fresh Bucks shoppers were asked how likely they would be to use Fresh Bucks again at two points in time: "after today" and "between [November] and December 31st" when just four markets would remain open. Nearly all respondents (96%; n=190) said it was "very likely" they would use Fresh Bucks "after today".

This percentage decreased to 72% (n=54) when asked about shopping in November and December. (Questions come from two separate surveys; see **Table 4.**) Respondents were also asked if they would shop at markets both “after the program ends” or if “Fresh Bucks was not available.” The percentage of “very likely” farmers market shoppers decreased to 47% (n=36) and 54% (n=124) in response to these two questions, respectively. (See **Table 4.**) This pattern indicates that Fresh Bucks is influential in farmers market shopping intentions, and that other factors are also at play.

Table 4. Shoppers’ likelihood to use Fresh Bucks and shop at a farmers market in the future, by question

	Use Fresh Bucks after today* (n=197)	Use Fresh Bucks November- December [^] (n=75)	Shop at a market after Fresh Bucks ends [^] (n=77)	Use EBT at a market if you couldn’t use Fresh Bucks [¥] (n=232)
	% (n)	% (n)	% (n)	% (n)
Very likely	96% (190)	72% (54)	47% (36)	54% (124)
A little likely	3% (5)	11% (8)	23% (18)	35% (81)
Unlikely	1% (1)	8% (6)	10% (8)	7% (17)
Very unlikely	0	8% (6)	16% (12)	3% (7)
Not sure	1% (1)	1% (1)	4%(3)	1% (2)

Data sources: * Post-shopping survey; [^] Follow-up telephone survey; [¥] Pre-shopping survey

When asked for their rationales for each response, respondents indicated that they were likely to use Fresh Bucks again because they considered it a valuable resource that makes produce more affordable. Respondents also discussed the ease of the program, the quality of the produce, and the ability to support local farmers. Barriers related to use of the program between November and December related primarily to the longer distances required to get to the four markets still open. (Six respondents had also lost SNAP eligibility and therefore Fresh Bucks eligibility in the several weeks since the market survey.) Barriers related to farmers market shopping without Fresh Bucks related primarily to the price of produce, but also to longer travel distances to the few open markets. Some respondents indicated that they might still shop at a market, but that they would buy less. Shoppers who indicated they would use EBT without Fresh Bucks generally cited the same reasons they came to the farmers market that day (e.g., appreciation for quality, fresh, locally produced food and a desire to support local farmers). Some also noted that EBT benefits are very helpful and, in some cases, they called Fresh Bucks “just a bonus.”

Intended outcome: Increased perceptions of market accessibility by/for low-income shoppers

Key findings:

- Twenty-three percent of Fresh Bucks customers shopped at a farmers market for the first time during this period.
- Fresh Bucks shoppers described price as the biggest potential barrier to farmers market accessibility, and said that price incentives, like Fresh Bucks, are the best way to help them have access to the markets.

Twenty-three percent of Fresh Bucks customers (n=604) shopped at a farmers market for the first time during this period according to tracking data. A majority of Fresh Bucks survey respondents reported shopping at farmers markets regularly: 62% (n=144) at least once a week and an additional 26% (n=60) at least monthly; just 12% (n=27) shop at a market less often. (As discussed in the Discussion section, frequent shoppers were more likely than infrequent shoppers to have been surveyed.) Fresh Bucks shoppers used the farmers markets for a variety of reasons, but the fact that Fresh Bucks and EBT were accepted were among those most frequently cited. The most popular reasons reported were: quality/freshness of produce (50%; n=117), to support local farmers (44%; 102), convenient location (39%; n=91), accepts Fresh Bucks (30%; n=70), and accepts EBT or other benefits (18%; n=41).

When asked what, other than a price incentive, would make “farmers markets a place that you would want to continue shopping,” the largest proportion of follow-up telephone respondents (36%; n=24) reinforced the importance of Fresh Bucks and other existing aspects of the markets (e.g., fresh, quality, local produce; helpful vendors). Slightly less (30%; n=20) indicated that high prices at the markets are their biggest concern. Other factors reported to influence whether they would want to shop at a farmers market, each noted by eight or fewer people, included:

- Location of the market (e.g., proximity to home or other conveniences)
- Length of the season (e.g., preference for year-long markets)
- Hours and days of service (e.g., longer hours and more days)
- Community feel (e.g., ability to talk, location near park, place for kids to play)
- Miscellaneous market conveniences and accessibility, especially for seniors and the disabled (e.g., seating, water stations, available parking, manageable size and ease of movement)
- Greater diversity of people and culturally relevant items for sale
- Music
- Interactive opportunities (e.g., classes, demonstrations, tastings)
- Convenience of transactions, including ease of token exchange

- Ability to use EBT and/or debit/credit
- Improved outreach and communication about the markets and their programs
- Available recipes

The sample of SNAP-eligible individuals surveyed at food banks was quite small (n=18), so results should be considered as illustrative only. Among those who could speak to farmers market shopping, all felt farmers markets have “excellent” or “good” quality and variety (n=6), but only one felt they have “excellent” or “good” prices. Four of the respondents reported shopping at farmers markets at least once per month when in season. Reported barriers to shopping at farmers markets included lack of affordability (n=5), their location (n=3), relative ease of making one trip for all items to a grocery store (n=3), the perception that markets do not have what they need (n=2), limited market hours (n=2), and a bad prior experience (e.g., worm in my apple).

Eight of the SNAP-eligible respondents surveyed at food banks were aware that they could use EBT benefits at Seattle farmers markets. Four had heard of Fresh Bucks. Those who had heard of Fresh Bucks had used the program an average of 4.75 times. They had heard of the program from social service agencies (n=2), posters around the market (n=1), and an online resource (n=1). Once surveyors explained the Fresh Bucks program to those who had not previously heard of the program (n=13), eight respondents said they were “very likely” to use it, and three said they were “a little likely” to use it. Potential barriers to using Fresh Bucks included difficulty getting to the market and rumors of long lines at the market. When asked about the best places to get information about programs like Fresh Bucks, they cited many of the same sources targeted by Fresh Bucks promotional efforts (e.g., food bank, other service agencies, health care facilities, posters, Special Supplemental Program for Women, Infants and Children (WIC) agencies, churches, grocery store).

Potential Benefit: Strength of Local Economies

Intended outcome: Stimulus to local economy

Key finding:

- Fresh Bucks generated an estimated \$111,598 in stimulus to the local economy based on the USDA’s Food Assistance National Input-Output Multiplier (FANIOM) model.

One way to assess the impact of Fresh Bucks on the local economy is to apply the USDA’s Food Assistance National Input-Output Multiplier (FANIOM) model. This model estimates \$1.79 billion in increased economic activity for every \$1 billion in SNAP expenditures.¹⁴ According to this model, the

Fresh Bucks distributed between July and October generated an estimated \$111,598 in stimulus to the local economy (\$42.95 per Fresh Bucks shopper). A few caveats to use of this model are important to note. First, the model estimates stimulus during periods of economic downturn, and Western Washington may not be in an economic downturn. In addition, the model was designed to consider SNAP purchase patterns in stores rather than farmers markets, so does not account for the likelihood that more farmers market spending may stay within the local economy. Finally, the calculation is based only on the Fresh Bucks distributed and doesn't account for the possibility that Fresh Bucks may incentivize some people to sign up for SNAP who would not have otherwise done so.

IV. RESULTS: PROGRAM PROCESS

This section addresses several key elements of program implementation and process: stakeholder satisfaction and program promotion, operations, and administration. At the beginning of each section, a summary box highlights key findings.

Stakeholder Satisfaction

Key finding:

- Fresh Bucks customers, market staff and vendors all reported high levels of satisfaction with the program.

Fresh Bucks shoppers’ reported likelihood to use Fresh Bucks again may be considered an indicator of program satisfaction. As reported previously, a large majority (96%; n=190) said they were “very likely” to use the program again, though this percentage decreased to 72% (n=54) when asked about potential use in November-December when fewer markets were in operation.

Both vendors and market staff expressed highly positive experiences with the program, with 70% and 74% “very positive” ratings, respectively, and 24% and 21% “a little positive” ratings, respectively. There were no reported negative experiences. (See **Table 5.**)

Table 5. Overall experience with Fresh Bucks, by respondent type

	Vendors (n=67) % (n)	Market staff (n=19) % (n)
Very positive	70% (47)	74% (14)
A little positive	24% (16)	21% (4)
Neutral or mixed	6% (4)	5% (1)
A little negative	0	0
Very negative	0	0

In explaining their ratings, market staff noted appreciation for benefits experienced by low-income customers, vendors, and the market, and indicated that challenges were generally minor and outweighed by the benefits. One market staff noted appreciation for program support. When asked how interested they would be in continuing to participate in the program, large majorities of both vendors and market staff indicated “very” high levels of interest (94% and 95%, respectively). (See **Table 6.**) These ratings were reinforced by a thoroughly consistent expression of support for the program, and hope that it would be continued in future years, when the three groups – shoppers, market staff and vendors – were asked for additional comments.

Table 6. Interest in continued Fresh Bucks participation, by respondent type

	Vendors (n=64)	Market Staff (n=19)
	% (n)	% (n)
Very interested	94% (60)	95% (18)
A little interested	6% (4)	5% (1)
Not interested	0	0
Unsure	0	0

Promotion

Key findings:

- A considerable proportion of Fresh Bucks shoppers (42%) first learned of the program at the market information booth.
- Other frequently noted ways of hearing about the program included word-of-mouth, promotional efforts (e.g., signs, fliers, websites), and service agency outreach, or media coverage.

Market staff described their promotional strategies as including signs in and around the market, outreach at and through community agencies and locations (e.g., parks, door-to-door, community meetings), and web/blog advertisements. Staff considered all three of these mechanisms to be important, and at least one market intends to increase their community outreach efforts in the future. Nearly all also felt that, ultimately, word-of-mouth produces the biggest impact. About three-quarters of staff surveyed (n=13) said they developed new organizational partnerships because of outreach efforts. About half of market staff (n=8) were aware of outreach activities conducted by WSFMA or OSE and they were generally quite appreciative, especially of efforts made to secure media coverage of the program. One market group manager indicated that greater clarity about respective outreach roles between market organizations and the coordinating body might be helpful in the future.

When Fresh Bucks customers indicated how they had first heard about the program, slightly more than 40% of the 4,140 respondents said they first learned of it at the information booth and about 22% said that they learned via promotional strategies discussed by market staff. Word-of-mouth, hearing about it from other markets, and having used the program previously (e.g., 2012) were also frequent responses. (See **Table 7.**)

Table 7. Fresh Bucks customers’ reported means of first hearing of the program (n=4,140)

	% (n)
Upon arrival at the information booth	42% (1,722)
Used the program earlier in the year, or in 2012	12% (511)
Communications products from farmers markets, City of Seattle/Mayor’s Office, and other unspecified sources <ul style="list-style-type: none"> • Signs and posters (n=273) • Electronic (e.g., websites, blogs, emails) (n=191) • Paper (e.g., pamphlets, fliers) (n=22) • Social media (e.g., Facebook, Twitter) (n=9) • Metro/bus advertisements (n=7) 	12% (502)
Word of mouth (e.g., friend, family, neighbor, acquaintance)	10% (413)
Elsewhere in *this* or other farmers market, or from individual market vendors/staff <ul style="list-style-type: none"> • At this or another farmers market (n=327) • Farmers market staff or manager (n=33) • Farmer/vendor (n=32) 	10% (392)
Health or social service agency/program <ul style="list-style-type: none"> • WIC (n=79) • Housing (n=59) • Healthcare facility/provider (n=47) • Food banks (n=24) • Other agencies/programs (n=87) 	8% (322)
Earned media <ul style="list-style-type: none"> • Newspapers (e.g., Real Change) (n=79) • Radio, television, and other media (n=18) 	2% (97)
Walking by	1% (55)
Got Green	1% (38)
AmeriCorps	1% (53)
Work at the market	<1% (27)
Community businesses and schools	<1% (8)

Program Operations

Key findings:

- Vendors and staff generally felt that they had the necessary information and support, and a large majority of vendors (80%) felt it was “very easy” to participate in the program.
- Market staff and vendors noted various challenges and suggestions for improving the program.

Information and support

All market staff (n=18) and 86% of vendors (n=55) felt they had the information and support needed to participate in the program. A handful of vendors felt they could have used additional information about general aspects of the program (e.g., funders) and more information on specific rules and guidelines (e.g., cash back rules). One noted a challenge due to a language barrier and another emphasized that

proactive information sharing is particularly important since vendors never “sign-up” for the program themselves.

Time to serve customers

Nearly all market staff (90%; n=17) reported that it takes longer to serve customers at the information booth when Fresh Bucks is running because more time is spent explaining the program and collecting tracking data. A handful of these staff added that additional time was slight or not a problem. A considerably smaller proportion of vendors (22%; n=14) said that Fresh Bucks required them to spend more time serving customers. When it did take longer, vendors said it was usually to explain that change could not be provided or to adjust the customer’s produce quantity to fit the \$2 Fresh Bucks denominations.

Ease of participation

On a 5-point scale, a large majority of vendors reported a four or five on the scale with 80% saying it was “very easy” to participate in Fresh Bucks and 16% saying it was “a little easy.”

Challenges and recommendations noted by Market Staff and Vendors

Approximately one third of market staff and vendors had no challenges to report. The biggest challenge reported by both market staff and vendors related to the large number of existing currencies. There was some confusion among both vendors and customers about what could be purchased with each form of currency. At least a couple staff noted that these confusions lessened over time. Vendors also discussed the inability to make change and the need to round prices up or down to accommodate the \$2 Fresh Bucks increments. Several respondents noted a fear that vendors would accept Fresh Bucks once expired.

Both market staff and vendors reiterated that serving customers took additional time to explain the program and answer questions. Staff at the information booth also noted that the beginning of each month, when SNAP benefits were replenished, was especially busy and occasionally confusing if customers’ cards were not replenished on schedule. Few, but some, respondents discussed vendors and customer language barriers. Market managers noted that completing handwritten data collection sheets and later having to enter the data electronically for reporting purposes was burdensome; they wondered whether the actual transaction data could be captured electronically and reported

anonymously using a handheld electronic device, or possibly the current state and federal SNAP reporting systems.

A couple of challenges were specific to market groups. Market staff associated with Pike Place Market, specifically, noted that the busy market area made it hard for customers to find the info booth and to understand which vendors participated in their farmers market program (and therefore, Fresh Bucks). A small number of vendors and staff indicated that some market organizations needed to clarify mechanisms whereby vendors turn in Fresh Bucks in exchange for payment.

The P-Patch Market Garden sites also had several unique challenges. Market Gardens did not have an intern or volunteers, so growers handled EBT transactions. The growers preferred cash transactions to EBT transactions in large part because of difficulty involved in keeping the batteries of the EBT machine charged. Some growers also had limited English proficiency, which made the tracking system challenging for them. Fresh Bucks was used infrequently by both Market Garden communities, and especially at one site where community members were much more likely to use vouchers provided by the local food bank for fruits and vegetables at no cost to the shopper.

When asked specifically for program recommendations, approximately one third of market staff and vendors had none to report. The recommendations most frequently discussed related to: addressing confusion related to currency through additional communication efforts or currency denominations, increasing awareness of the program among eligible populations, and reducing burden associated with information gathering. A small number of vendors recommended providing a bigger benefit (e.g., more than \$10), allowing Fresh Bucks to be spent on other items (e.g., meat, bread), and providing cooking demonstrations or recipe cards. See recommendations outlined in the Discussion for additional details.

Program Administration

Key findings:

- Market group managers felt that administrative responsibilities were reasonable, though reporting was somewhat burdensome and additional planning time would be helpful.
- There is a lot of interest among market managers in extending the Fresh Bucks season, but a split in opinion over whether it would be worth lowering the benefit match in order to meet that goal.

Among the small group of five market group managers (n=5), most (n=4) felt that administrative responsibilities associated with the program were reasonable (while the fifth said s/he “wasn’t sure), and all felt that the program would continue to be manageable if the program increased in popularity.

In general, they felt the in-kind match that markets contributed for participation in the program was reasonable, though several felt strongly that the combined time spent by staff during the market and on reporting efforts exceeded the 15% requirement by quite a bit. They did not necessarily feel this was a problem.

A common theme across group managers related to a preference for more notice and advance planning prior to Fresh Bucks program rollout. Markets learned just a couple of months prior to the start of the program that funding was available, at a time of year that is quite busy for all market administrators. It was felt that additional notice would especially help the markets conduct thorough outreach. It was also felt that reporting processes may have been smoother – though some “bumps in the road” were seen as typical of a new program.

There is a lot of interest among market managers in extending the Fresh Bucks season, but a split in opinion over whether it would be worth decreasing the benefit match in order to meet that goal. The primary concern among those hoping that does not happen is that most markets are not open all year, and that many customers would not shop at markets in the off-season, thereby reducing the overall benefit such shoppers would receive. One staff also noted that it is much harder to reduce a benefit once people are accustomed to a particular amount.

There were also mixed opinions about the ideal type and amount of communication and coordination across market groups, with some market managers indicating that more virtual communication would be preferred to in-person communication, and others feeling that more in-person coordination would be helpful.

V. DISCUSSION

Evaluation findings indicate that Fresh Bucks does indeed support the increased purchase and consumption of fruits and vegetables among low-income shoppers and that it produces benefits to farmers, markets, and local economy. These findings join a growing body of research and evaluation demonstrating positive nutritional health behavior outcomes, increased sales, and increased use of EBT or other indicators of low-income customer accessibility related to farmers market incentive programs.^{3, 6, 7, 15, 16} (It should be noted, however, that these findings are based on a variety of evaluation approaches and methods.)

Fresh Bucks evaluation findings also include a few somewhat surprising results. For example, many Fresh Bucks received \$10 or less in matched funds in the first four months of the season. Also, relatively few Fresh Bucks shoppers were brand new to farmers markets. Finally, survey results indicate that relatively few Fresh Bucks shoppers may be from households that include children. It would be helpful to explore if the latter is simply a reflection of Seattle's relatively high rates of childless adults, or if more childless adults are using the program for other reasons.

Findings in relation to the 2012 program pilot

The pilot evaluation design in 2012 differed from the 2013 design in important ways, making it impossible to compare all results between the two years. Still, when considered together, some points are useful to highlight. For example, the average number of Fresh Bucks transactions per market day increased in 2013 for four of the seven markets that had participated in 2012 (Lake City, Phinney, University District and West Seattle). The average number of transactions remained the same for two of the most active 2012 Fresh Bucks markets (Broadway and Columbia City), and decreased for the market least active in the Fresh Bucks program in the prior year (Magnolia). (See **Table 8** and **Figure 2**.) With two months of the 2013 program remaining for three of the markets, all seven of the markets had exceeded or were on a trajectory to meet or exceed the amount of Fresh Bucks they had distributed in the 2012 pilot season, with the exception of Magnolia. (See **Table 8** and **Figure 3**.) Data also indicate a pattern of continued growth in new EBT users: 905 new EBT users in 2012 and an additional 1,161 through October 31st in 2013.

Table 8. Comparison of market days, average number of Fresh Bucks transactions per market day, and Fresh Bucks distributed, 2012 and 2013

	Number of market days		Average number of Fresh Bucks transactions per market day		Fresh Bucks distributed	
	2012	2013	2012	2013	2012	2013
	(Aug-Dec) ¹	(Jul-Oct)	(Aug-Dec) ¹	(Jul-Oct)	(Aug-Dec) ¹	(Jul-Oct)
Broadway*	21	17	61	61	\$11,766	\$10,135
Columbia City	12	15	70	70	\$7,608	\$10,318
Lake City	11	14	36	44	\$3,678	\$6,034
Magnolia	Not reported	12	7	4	\$610	\$502
Phinney	Not reported	13	14	16	\$1,362	\$2,036
University						
District*	Not reported	16	67	71	\$13,228	\$11,078
West Seattle*	Not reported	17	15	18	\$2,860	\$2,980

Additional data source: *Fresh Bucks 2012 Pilot Program Final Evaluation*

*Fresh Bucks will run for two additional months in 2013 (Nov-Dec), though data are not reflected here.

Figure 2. Average number of Fresh Bucks transactions per market day[‡]

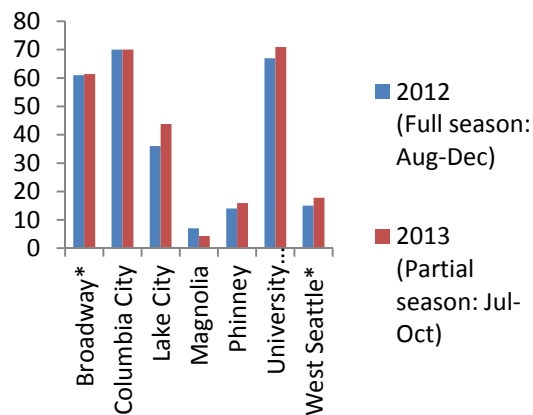
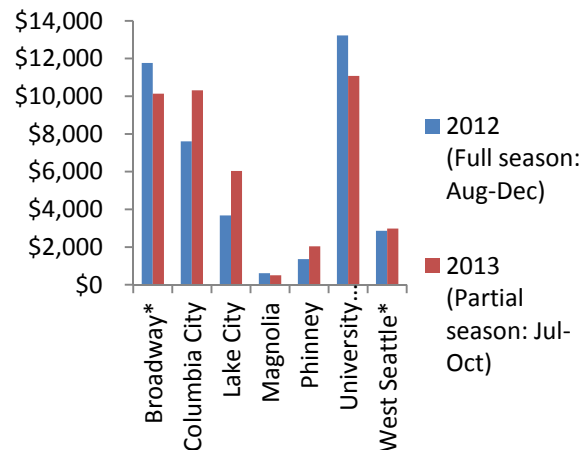


Figure 3. Amount of Fresh Bucks distributed[‡]



Additional data source: *Fresh Bucks 2012 Pilot Program Final Evaluation*

*Fresh Bucks will run for two additional months in 2013 (Nov-Dec), though data are not reflected here.

[‡]See Tables XX in Appendix B for additional details.

The average individual EBT transaction amount decreased for the program overall between 2012 and 2013 (from \$16.09 to \$13.51). This is interesting since the prior year's pilot evaluation also found that EBT transactions decreased once the program began in 2012.¹ A slightly higher percentage of 2013 Fresh Bucks shoppers reported that the program made a difference in their diet (81% in 2012; 95% in 2013). It is difficult to say what this means, but may indicate that new populations are being reached with the program or that other contextual issues (e.g., rising food prices) are making the program more

important for users. Finally, fewer Fresh Bucks shoppers first heard of the program at the information booth in 2013 (67% to 41%), which may indicate that word is getting out about the program.

Recommendations to consider based on evaluation findings

Evaluation findings have a number of implications for program and policy development. General recommendations to consider include:

- **Encourage return Fresh Bucks shoppers.** Stakeholders have strongly positive views of the program. Still, disbursement data demonstrate that a number of shoppers have used the program relatively few times. This finding, along with the high number of people learning about the program at the information booth, indicates that additional community outreach and promotion may be helpful.
- **Continue to build awareness and share consistent information.** Managers and vendors would like to see increased awareness of the program. Specific suggestions included a citywide awareness campaign, and additional materials in multiple languages. Respondents also emphasized the importance of consistent communication about the program elements to vendors and referring agencies throughout the season since staffing fluctuates. Information should include what the program is, use clear and consistent terms (e.g., “match” or “\$10 bonus”), and address differences between various currencies and which items are eligible for Fresh Bucks purchases. It may be helpful to clarify outreach roles among program partners.
- **Consider lengthening the Fresh Bucks season.** A yearlong program may help to maintain consistent messaging about the program, though there are some concerns about any plans that would involve reducing the program match amount. This issue warrants further discussion.
- **Seek a consistent and reliable funding source.** Group managers expressed a desire for more notice and advance planning prior to Fresh Bucks program rollout. Identifying a consistent and reliable funding source would enable maximum time for program planning and minimum disruption.
- **Consider options for addressing currency confusions.** Managers and vendors reported some confusion and challenges related to product eligibility and currency denominations, though they were generally described as minimal. Specific suggestions included: creating an information sheet for vendors, making the expiration date on the currency more prominent, allowing for currency to be distributed as change, providing additional denominations of currency, and supporting vendors in accepting SNAP directly to eliminate the need for EBT market currency.

- **Explore options for streamlined data collection and reporting.** Market staff recommended streamlining and reducing the burden associated with information gathering and reporting. One option may be to work with the United States Department of Agriculture’s Food and Nutrition Service agency to identify a methodology that captures and reports SNAP transactions electronically so that incentive programs can track usage and shopping frequency. This would save significant time and improve data accuracy.

Strengths and limitations of this evaluation

The evaluation design benefitted from number of perspectives represented and the mix of quantitative and qualitative methods used. The number of Fresh Bucks customers surveyed represented approximately 9% of all program participants, and the response rates for the post-shopping and telephone follow-up surveys were reasonable. Still, survey results do not necessarily represent all Fresh Bucks shoppers. In particular, since surveys were only conducted during one or two market days, frequent shoppers are more likely to have been surveyed than infrequent shoppers. Frequent shoppers may have more positive views of the program than others, as may those who agreed to participate in surveys. Tracking data also referenced only the Fresh Bucks and EBT distributed at the information booths, not the amounts then spent at vendor booths. WSFMA reported that redemption was at approximately 84% as of October 31st, however, so it appears that a large majority of the amounts reported here are getting used at vendor stalls.¹⁷

There are other limitations to consider as well. Surveys were conducted in a distracting market environment and the conversational surveying style may have resulted in some variation in how questions were asked or understood. This is especially true for shoppers with limited English proficiency. (In addition to English, one research assistant conducted surveys in Cantonese; however, a number of other languages are represented at a few markets and some Fresh Bucks shoppers did refuse the survey based on limited English proficiency.) Self-report measures were not tested for validity or reliability. Survey data do not reflect the views of shoppers who used Fresh Bucks at the P-Patch Market Gardens at all, and tracking data only represent the first four months of the six-month program. Seasonality, as well as the change in number of markets open, may influence participants’ experiences in the program. As discussed previously, it was necessary to rely on some assumptions to identify many unique users based on only the last four digits of their EBT number. Also as previously mentioned, the SNAP-eligible community site survey resulted in a very small sample, so results should only be

considered illustrative. Finally, the cross-sectional design presents limitations for determining which changes can be attributed to Fresh Bucks with confidence.

Considerations for future program evaluation

The limitations listed above are quite typical of evaluations of farmers market incentive programs and there is interest in advancing the field's collective understanding of such programs through more rigorous studies. In designing the 2013 evaluation, the UW Center for Public Health Nutrition piloted several data collection methods (e.g., post-shopping surveys, telephone surveys, community site surveys) to better understand their feasibility for future studies. Evaluation designs that include data collected before, during and after participation; a cohort to follow; or a comparison group would provide additional insight into important questions. For example, it is impossible to tease out the relative roles of Fresh Bucks and the growing awareness of EBT capacity at the markets, or what role seasonality may play in influencing the amount or type of produce purchased. It is also difficult to determine the full extent to which Fresh Bucks is increasing awareness of farmers markets among new populations as opposed to providing low-income farmers market enthusiasts easier access to their preferred food source. The high percentage of shoppers who learned of the program at the information booth and considerable proportion of shoppers who used the program just once indicate that the latter may be partially true. Efforts to collect data from SNAP-eligible individuals in a more robust way would illuminate this aspect of Fresh Bucks. Given the emphasis on the program's health benefits, it would also be worth exploring use of nutritional outcome measures for a more rigorous assessment of fruit and vegetable consumption than was allowed for in this evaluation. Finally, it would be useful to explore how participation in such programs fit into shopping behaviors more generally (e.g., changes in proportion of SNAP benefits spent at markets or on fruits and vegetables) and relative advantages to operating incentive programs at farmers markets compared to other retail locations. There are likely opportunities to work with other programs around the country in ways that would build a larger data set, or make valuable comparisons.

VI. CONCLUSION

Evaluation findings indicate that Fresh Bucks is supporting many of its intended outcomes, including increased affordability, purchases and consumption of fruits and vegetables among low-income populations, increased revenue for farmers, a broader base of customers for farmers and markets, market accessibility, and stimulus to the local economy. Between July and October 2013, each participant redeemed an average of \$33.36 in EBT benefits and received an average of \$23.85 in Fresh Bucks. Slightly more than half of all Fresh Bucks participants received Fresh Bucks once, and an additional 35% received Fresh Bucks between two and five times.

It is clear from shopper data that affordability is the biggest barrier to their access to fruits and vegetables, as well as to shopping at farmers markets, among low-income individuals and families. Respondents clearly feel this program helps to address some of those barriers. Vendors reported an increase in low-income customers and a perception that the program was responsible for an increase in produce sales. Market staff feel the program has supported greater market shopper diversity and that Fresh Bucks provides a way for markets to better serve their communities. Although stakeholders have highlighted some challenges and suggestions for improvement, shoppers, market staff and vendors feel consistently positive about the program and strongly support its continuation and growth.

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APPENDICES

APPENDIX A. List of Participating Farmers Markets and Market Gardens

Market Group/	Market	Start-End
Neighborhood Farmers Market Alliance www.seattlefarmersmarkets.org	Broadway	4/21-12/22
	Columbia City	5/1-10/16
	Lake City	6/20-9/26
	Magnolia	6/1-9/28
	Phinney	6/7-10/4
	University District	Year-round
	West Seattle	Year-round
Pike Place Market & Associated (Express) Markets www.pikeplacemarket.org/pages/farmers-market	Farmers Market on Pike Place	6/21-9/29
	Occidental Park/Pioneer Square	6/19-10/30
	City Hall	6/18-10/29
	South Lake Union	6/20-10/31
Seattle Farmers Market Association www.seattlefarmersmarketassociation.wordpress.com	Ballard	Year-round
	Madrona	5/17-9/27
	Wallingford	5/29-9/25
Queen Anne Farmers Market (independent) http://qafma.net	Queen Anne	6/6-10/31
City of Seattle P-Patch Market Gardens www.seattle.gov/neighborhoods/ppatch/marketgardens	New Holly Farm Stand	6/6-10/17
	High Point Farm Stand	6/6-10/17

APPENDIX B. Selected Data Tables

Number	Table	Page
A-i	Number of market days and total, average and range of Fresh Bucks distribution counts by market (7/8 – 10/31)	
A-ii	Total and average amount of EBT and Fresh Bucks disbursement by market (7/8 – 10/31)	
A-iii	Number and total Fresh Bucks disbursement amount by month (7/8 – 10/31)	
A-iv	Number of Fresh Bucks distributions per individual (7/8 – 10/31)	
A-v	Number of Seattle farmers markets visited by Fresh Bucks customers (7/8 – 10/31)	
A-vi	Total amount of EBT \$ received by Fresh Bucks customers (7/8 – 10/31)	
A-vii	Total amount of Fresh Bucks \$ received by Fresh Bucks customers (7/8 – 10/31)	

Table A-i. Number of market days and total, average and range of Fresh Bucks distribution counts by market (7/8 – 10/31)

	Number of Market Days in Fresh Bucks Season (7/8-10/31)	Total Number of Fresh Bucks Distributions	Average Number of Fresh Bucks Distributions per Market Day	Range of Number of Fresh Bucks Distributions per Market Day
Ballard	17	499	29.4	0-53
Broadway	17	1,044	61.4	0-98
City Hall	17	145	8.5	0-23
Columbia City	15	1,050	70.0	45-102
High Point	15	7	0.5	0-1
Lake City	14	613	43.8	27-59
Madrona	12	214	17.8	12-25
Magnolia	12	52	4.3	2-7
New Holly	14	41	2.9	0-7
Phinney	13	207	15.9	8-27
Pike Place	51	625	12.3	1-31
Pioneer Square	17	108	6.4	0-14
Queen Anne	17	167	9.8	5-14
South Lake Union	17	46	2.7	0-8
University District	16	1,134	70.9	47-92
Wallingford	12	199	16.6	10-25
West Seattle	17	303	17.8	0-28
Overall:	103	6,454	62.7	0-102

Data Source: Fresh Bucks Tracking

Table Aii. Total and average amount of EBT and Fresh Bucks disbursement by market (7/8 – 10/31)

Market	Total EBT amount disbursed	Average EBT amount per disbursement *	Total Fresh Bucks amount disbursed	Average Fresh Bucks amount per disbursement*	% Fresh Bucks disbursement amounts <\$10
Ballard	\$8,002	\$16.04	\$4,872	\$9.76	4.6%
Broadway	\$14,674	\$14.06	\$10,135	\$9.71	5.9%
City Hall	\$1,492	\$10.29	\$1,372	\$9.59	11.7%
Columbia City	\$14,564	\$13.88	\$10,318	\$9.84	3.3%
High Point	\$69	\$9.86	\$65	\$9.29	28.6%
Lake City	\$7,752	\$12.65	\$6,034	\$9.84	3.4%
Madrona	\$2,852	\$13.33	\$2,090	\$9.77	4.2%
Magnolia	\$620	\$11.92	\$502	\$9.65	5.8%
New Holly	\$229	\$5.59	\$227	\$5.54	92.7%
Phinney	\$2,733	\$13.20	\$2,036	\$9.84	3.9%
Pike Place	\$6,489	\$10.38	\$5,798	\$9.31	13.4%
Pioneer Square	\$1,106	\$10.24	\$940	\$8.70	23.1%
Queen Anne	\$2,048	\$12.26	\$1,610	\$9.64	7.8%
South Lake Union	\$436	\$9.48	\$382	\$8.30	26.1%
University District	\$16,935	\$14.93	\$11,078	\$9.80	4.4%
Wallingford	\$2,436	\$12.24	\$1,906	\$9.58	8.0%
West Seattle	\$4,772	\$15.75	\$2,980	\$9.83	3.0%
Overall:	\$87,209	\$13.51	\$62,345	\$9.67	6.6%

*"Disbursement" refers to act of disbursing currency from the market to Fresh Bucks customer at the info booth after swiping the EBT card

Data Source: Fresh Bucks Tracking

Table A-iii. Number and total Fresh Bucks disbursement amount by month (7/8 – 10/31)

Month	N	Sum
July	1332	12783
August	2010	19450
September	1845	17927
October	1258	12185
Total	6445	62345

Data Source: Fresh Bucks Tracking

Table A-iv. Number of Fresh Bucks distributions per individual (7/8 – 10/31)

Number of Distributions per Individual	Number of Individuals	% of Individuals
1	1,472	56.3%
2	450	17.2%
3	232	8.9%
4	136	5.2%
5	101	3.9%
6 to 10	145	5.5%
11 to 20	68	2.6%
21 to 30	6	0.2%
31 to 40	1	0.0%
41 to 50	1	0.0%
51 to 60	0	0.0%
61 to 70	0	0.0%
71 to 80	1	0.0%
Total:	2613	100%

Table A-v. Number of Seattle farmers markets visited by Fresh Bucks customers (7/8 – 10/31)

Number of Markets Visited	Number of Individuals	% of Individuals
1	2,149	82.2%
2	335	12.8%
3	83	3.2%
4	29	1.1%
5	9	0.3%
6	1	0.0%
7	4	0.2%
8	0	0.0%
9	2	0.1%
10	0	0.0%
11	0	0.0%
12	0	0.0%
13	1	0.0%
14	0	0.0%
15	0	0.0%
16	0	0.0%
17	0	0.0%
Total:	2613	100%

Table A-vi. Total amount of EBT \$ received by Fresh Bucks customers (7/8 – 10/31)

Amount of EBT \$ Received	Number of individuals	% of individuals
\$1-\$10	1,093	41.8%
\$11-\$20	515	19.7%
\$21-\$30	286	10.9%
\$31-\$40	162	6.2%
\$41-\$50	149	5.7%
\$51-\$100	258	9.9%
\$101-\$150	76	2.9%
\$151-\$200	37	1.4%
\$201-\$250	22	0.8%
\$251+	15	0.6%
Total:	2613	100%

Data Source: Fresh Bucks Tracking

Table A-vii. Total amount of Fresh Bucks \$ received by Fresh Bucks customers (7/8 – 10/31)

Amount of Fresh Bucks \$ Received	Number of individuals	% of individuals
\$1-\$10	1,490	57.0%
\$11-\$20	449	17.2%
\$21-\$30	233	8.9%
\$31-\$40	128	4.9%
\$41-\$50	95	3.6%
\$51-\$100	143	5.5%
\$101-\$150	52	2.0%
\$151-\$200	15	0.6%
\$201-\$250	5	0.2%
\$251+	3	0.1%
Total:	2613	100%

Data Source: Fresh Bucks Tracking